

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Carolyn M Baughns

Debtor(s)

Case No. 09 B 27587

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/29/2009.
- 2) The plan was confirmed on 09/17/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/16/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 10/29/2013.
- 6) Number of months from filing to last payment: 51.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$11,388.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$73,689.30
Less amount refunded to debtor	\$348.31

NET RECEIPTS: \$73,340.99

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,158.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,490.34
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,648.34

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/NCT	Unsecured	10,623.00	NA	NA	0.00	0.00
Asset Acceptance	Unsecured	NA	391.21	391.21	391.21	0.00
Belmont Credit LLC	Unsecured	2,000.00	1,547.01	1,547.01	1,547.01	0.00
Capital One	Unsecured	950.00	1,196.56	1,196.56	1,196.56	0.00
Chicago Area Office Federal Credit Union	Unsecured	2,894.00	3,224.15	3,224.15	3,224.15	0.00
Chicago Area Office Federal Credit Union	Unsecured	500.00	380.26	380.26	380.26	0.00
Chicago Area Office Federal Credit Union	Unsecured	651.00	367.45	367.45	367.45	0.00
Cook County Treasurer	Secured	4,838.00	3,305.98	4,071.99	4,071.99	0.00
Department Stores National Bank	Unsecured	189.00	371.07	371.07	371.07	0.00
ECast Settlement Corp	Unsecured	311.00	395.71	395.71	395.71	0.00
Ford Motor Credit Corporation	Secured	31,247.00	30,451.44	30,849.22	30,849.22	2,392.88
Galaxie Lumber & Construction	Unsecured	640.00	NA	NA	0.00	0.00
MRSI	Unsecured	125.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	406.00	398.99	398.99	398.99	0.00
Ophrys LLC	Unsecured	2,025.00	2,287.58	2,287.58	2,287.58	0.00
Portfolio Recovery Associates	Unsecured	1,021.00	1,173.45	1,173.45	1,173.45	0.00
Portfolio Recovery Associates	Unsecured	292.00	342.38	342.38	342.38	0.00
Portfolio Recovery Associates	Unsecured	2,056.00	2,252.00	2,252.00	2,252.00	0.00
Portfolio Recovery Associates	Unsecured	2,990.00	3,263.26	3,263.26	3,263.26	0.00
Portfolio Recovery Associates	Unsecured	5,081.00	5,243.55	5,243.55	5,243.55	0.00
Portfolio Recovery Associates	Unsecured	170.00	232.09	232.09	232.09	0.00
Portfolio Recovery Associates	Unsecured	461.00	597.83	597.83	597.83	0.00
Quantum3 Group	Unsecured	NA	1,291.87	1,291.87	1,291.87	0.00
SIR Finance Corporation	Unsecured	1,800.00	1,258.00	1,258.00	1,258.00	0.00
South Central Bank	Secured	18,703.00	NA	NA	0.00	0.00
Vanda LLC	Unsecured	188.00	268.76	268.76	268.76	0.00
Vanda LLC	Unsecured	147.00	250.12	250.12	250.12	0.00
Vanda LLC	Unsecured	1,050.00	1,261.34	1,261.34	1,261.34	0.00
Wells Fargo Financial Illinois Inc	Secured	166,047.00	1,382.84	1,383.92	1,383.92	0.00
Wells Fargo Financial Illinois Inc	Secured	166,047.00	171,912.14	171,912.14	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$171,912.14	\$0.00	\$0.00
Mortgage Arrearage	\$1,383.92	\$1,383.92	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$34,921.21	\$34,921.21	\$2,392.88
TOTAL SECURED:	\$208,217.27	\$36,305.13	\$2,392.88
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$27,994.64	\$27,994.64	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,648.34</u>	
Disbursements to Creditors	<u>\$66,692.65</u>	
TOTAL DISBURSEMENTS :		<u>\$73,340.99</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/07/2014

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.